

FILED
10/7/22 11:47 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
)
Akilah D. Wallace,) Case No. 18-24519 GLT
Debtor(s)) Chapter 13
) Related to 26, 62

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated 11/26/2018
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ 1.443.00 to \$1,987.00 per month, effective October 2022; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all

defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ✱ Other: The Stipulated Order resolves the Trustee's Certificate of Default filed at Docket No. 62. Legal fees of \$500.00 have been added.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 7th day of October, 2022



Gregory L. Addonio jah
Chief United States Bankruptcy Judge

Stipulated by:

/s/ Christopher M. Frye
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Akilah D. Wallace
Debtor

Case No. 18-24519-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 07, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Akilah D. Wallace, 2005 Denning Way, North Versailles, PA 15137-2658 |
| 14951842 | + Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560 |
| 14951844 | + Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560 |
| 14951845 | + Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314 |
| 14951846 | Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709 |
| 14955897 | + FIA Card Services N.A., c/o Apothaker Scian P.C., 520 Fellowship Road C306, PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 14951848 | + Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973 |
| 14951853 | + Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, Cherry Hill, NJ 08034-2410 |
| 14951854 | + PNC Bank, PO Box 8807, Dayton, OH 45401-8807 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 07 2022 23:46:07 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14955896 | Email/Text: creditcardbkcorrespondence@bofa.com | Oct 07 2022 23:46:00 | FIA Card Services N.A., 1100 North King Street, Wilmington, DE 19884 |
| 14951839 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Oct 07 2022 23:46:00 | Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839 |
| 14985787 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Oct 07 2022 23:46:00 | Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839 |
| 14951841 | + Email/PDF: acg.coaf.ebn@aisinfo.com | Oct 07 2022 23:46:04 | Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14955888 | Email/PDF: acg.coaf.ebn@aisinfo.com | Oct 07 2022 23:46:04 | Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302 |
| 14951840 | Email/PDF: acg.coaf.ebn@aisinfo.com | Oct 07 2022 23:46:11 | Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025 |
| 14964779 | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 07 2022 23:46:04 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 14951843 | + Email/Text: bankruptcy@firstenergycorp.com | Oct 07 2022 23:46:00 | Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303 |
| 15302522 | + Email/Text: nsm_bk_notices@mrcooper.com | Oct 07 2022 23:46:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 14951847 | + Email/Text: bankruptcynotices@dcicollect.com | Oct 07 2022 23:46:00 | Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268 |
| 14983435 | + Email/Text: kburkley@bernsteinlaw.com | Oct 07 2022 23:46:00 | Duquesne Light Company, c/o Bernstein-Burkley, |

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User: auto

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|----------|--|----------------------|---|
| | | | P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14951849 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 07 2022 23:46:00 | Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303 |
| 14951850 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 07 2022 23:46:00 | Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302 |
| 14951851 | Email/Text: camanagement@mtb.com | Oct 07 2022 23:46:00 | M&T Bank, PO Box 900, Millsboro, DE 19966 |
| 15506961 | Email/Text: nsm_bk_notices@mrcooper.com | Oct 07 2022 23:46:00 | Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741 |
| 14979296 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 07 2022 23:46:00 | PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101 |
| 14951855 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 07 2022 23:46:00 | PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342 |
| 14951856 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 07 2022 23:46:11 | Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502 |
| 14983763 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 07 2022 23:46:04 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14975663 | + Email/Text: ebnpeoples@grblaw.com | Oct 07 2022 23:46:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 14951857 | + Email/PDF: rmscedi@recoverycorp.com | Oct 07 2022 23:46:08 | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 |
| 14982104 | Email/Text: bkdepartment@rtresolutions.com | Oct 07 2022 23:46:00 | Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | BAYVIEW LOAN SERVICING, LLC |
| cr | | Community Loan Servicing, LLC |
| cr | | Nationstar Mortgage LLC |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | *+ | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 14955887 | *+ | Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839 |
| 14955889 | *+ | Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14955890 | *+ | Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560 |
| 14955891 | *+ | Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303 |
| 14955892 | *+ | Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560 |
| 14955893 | *+ | Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314 |
| 14955894 | * | Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709 |
| 14955895 | *+ | Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268 |
| 14955898 | *+ | Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973 |
| 14955899 | *P++ | JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303 |
| 14955900 | * | Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302 |
| 14955901 | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 900, Millsboro, DE 19966 |
| 14951852 | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068 |
| 14955902 | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068 |
| 14955903 | *+ | Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, Cherry Hill, NJ 08034-2410 |
| 14955905 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, |

District/off: 0315-2

User: auto

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| | | |
|----------|------|--|
| 14955904 | *+ | 3232 Newark Drive, Miamisburg, OH 45342 |
| 14955906 | *P++ | PNC Bank, PO Box 8807, Dayton, OH 45401-8807 |
| 14955907 | *+ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502 |
| | | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 3 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Bernadette Irace | on behalf of Creditor Nationstar Mortgage LLC birace@milsteadlaw.com bkecf@milsteadlaw.com |
| Brian Nicholas | on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com |
| Christopher M. Frye | on behalf of Debtor Akilah D. Wallace chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag er@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com |

TOTAL: 8